

ADVICE AND INSTRUCTIONS FOR PCS MOVES AND FILING YOUR HOUSEHOLD GOODS CLAIM

Because moving unfortunately accompanies loss of personal property, the military claims system was created to assist soldiers and their families recover compensation for personal property loss. Although this paper is designed to provide you with advice and instructions in filing your claim, reference should always be made AR 20-27, CHAPTER 11 and all questions should be addressed to the Claims Office 221-2161/1973.

Before You Move:

In order to recover for the loss of your valuable items, it will be necessary to show documentation of ownership. Therefore, it is recommended that you take time before the movers come to inventory and record your personal property. Documentation can be in the form of receipts, appraisals, pictures, or a video of your items. Remember, not to ship this information with your household goods because you do not want to lose your proof of ownership along with your shipment.

Second, it is important to consider if you desire additional insurance coverage. On domestic shipments, you can purchase two types of additional insurance coverage through the carrier. Under option 1, coverage must appear on your DD Form 1299 and on your Personal Property Government Bill of Lading. It is not available on overseas shipments, shipments to or from Hawaii, during non-temporary storage (it can be requested coming out of non-temporary storage) or for local moves. Option 1 provides additional depreciated value coverage. If you purchase this option and your property is lost or damaged, Army members may submit their claims to an Army claims office or to the carrier.

Under Option 2, you may purchase full replacement protection from your transportation office. You must request this coverage at the time of your initial counseling. If you buy this option, you must submit a claim to the carrier first, and the carrier may choose to repair or replace items rather than pay money to you. (Please see our website article for more information on insurance coverage).

You may also purchase additional insurance through a private insurance company. Remember that if you do not have private insurance, the Army Personnel Claims Act will only allow the Claims Office to reimburse you the depreciated value or the repair cost of your items. In addition, there are limits on both the total amount that the Army can pay (\$40,000 in most cases) and limits on how much we will pay for most types of property. There are also limits on the type of property that is covered under the Personnel Claims Act. For example, we will not pay for items that are purchased or used for a private business. If you choose to purchase private insurance because you require more coverage, read the contract carefully, as each insurance company will provide different coverage.

If you have a private insurance policy that may cover all or part of your loss, you DO NOT HAVE TO FILE with your private insurance company before you can be paid by the Army, if your claim is for a loss or damage to your personal property while it was being transported or stored at government expense.

During The Move:

It is important that you are prepared in advance for your move. Before the movers arrive you should separate which items you desire the movers to pack from those items you choose to hand-carry. Remember, the Army Personnel Claims Act will not allow reimbursement for money or coin collections lost in shipment. Therefore, money should always be hand-carried. In addition, it is recommended that you hand-carry any high value items, such as jewelry. Items you will carry with you should be locked in your car or secured in a locked closet to which the movers will not have access.

After the packing is completed, the movers will provide you with an inventory sheet for your signature. It is critical that you read this form carefully. Each line will provide a description of the item. Ensure that you review the list and indicate missing items. It is also important to check that high value items that are to be shipped are listed separately on the inventory sheet or on a high value inventory sheet. Next to each line the movers will document any pre-existing damages in codes that are usually found at the top of the form. Take the time to review these codes and document and note any discrepancies in the remarks section of the form.

Upon delivery, compare the delivered items with your original inventory sheet. If you find any missing or damaged items document those items on your pink sheet, DD Form 1840. After the movers leave and you begin unpacking, indicate any additional missing or damaged property on the reverse side of sheet, DD Form 1840R.

After The Move:

Continue to unpack your items and inspect them for damages carefully. It is recommended that you turn on electrical appliances to insure they are in working order, look over furniture, figurines and valuables for damages, open CD cases and check that CDs are inside. Once you have completed the DD Form 1840R by annotating all remaining damages and missing items, turn it into the claims office in Building 153. Remember DD Form 1840R must be in the claims office within 70 days of the date of delivery. Failure to timely submit this form to the claims office may bar any recovery you are entitled to receive. If a married soldier is deployed when the household goods are delivered, the spouse is still required to submit the 1840R within 70 days to ensure that the claimed damage actually occurred during shipment and not after further use.

If a deployed soldier is single, the soldier's goods should be immediately placed into storage. The soldier will have 70 days from when they return from deployment to file the

1840R. Please contact the claims office for further guidance when someone other than the soldier is accepting a household goods shipment. Any problems regarding submission of the form within the required time should be addressed to the Claims Office immediately. Do not allow the soldier's NCO to accept delivery of the soldier's shipment.

When you submit your 1840R to the claims office, the claims personnel will sign the form to acknowledge receipt and provide you additional forms and information on how to properly file your claim within the two-year statute of limitations. You will also receive information on the necessary documentation you will need to substantiate replacement or repair costs. (Please see Forms Required page).

The carrier has a right to conduct an inspection of the property. Within 45 days after receipt of the 1840R, the carrier will arrange a mutually convenient time with you to conduct this inspection. Therefore, do not dispose of or repair any items without prior approval from the Claims Office. Once you are paid the replacement cost of the item, less depreciation, ownership of such property is usually transferred to the carrier. Accordingly, disposal of any property without the written consent of the Claim Office may result in a deduction of the salvage value of the property involved, or no allowance at all, for such items.

Remember, you have two years from the date of delivery to file a claim, not from the date of you turning in your 1840R. The minimum requirements for filing a claim require a written demand for payment. Therefore, it is not necessary to provide supporting documentation within the two years. If you are late in filing your claim, you are again barred from recovery from the Army, although you may still be able to recover directly from the carrier.

Information contained in this paper is general in nature and does not constitute legal advice. If you have any questions regarding a specific situation please contact the Fort Sam Houston Claims Office in Building 153 or at 221-1973.